

CLAIMS

I claim:

1. A data mining system comprising:

one or more subscriber servers for collecting information identifying a user;

one or more demographic databases; and

a hub server in operative communication with the one or more subscriber servers and the one or more demographic databases.

2. A data mining system according to claim 1 wherein the hub server receives the information identifying a user from one of the subscriber servers and generates a unique key corresponding to the information identifying a user.

3. A data mining system according to claim 2 wherein the one or more demographic databases communicate to the hub server demographic information about the user based on the identity of the user.

4. A data mining system according to claim 3 wherein the hub server analyzes the demographic information about the user to calculate a score.

5. A data mining system according to claim 4 wherein the hub server communicates the score to the one or more subscriber servers.

6. A data mining system according to claim 5 wherein the one or more subscriber servers use the score communicated by the hub server to selectively market products and services to the user.

7. A data mining system according to claim 5 wherein the one or more subscriber servers use the score communicated by the hub server to selectively offer discounts to the user.

8. A data mining system according to claim 2 wherein the unique key corresponds to values indexed by the one or more demographic databases.

9. A data mining system according to claim 8 wherein the unique key comprises an e-mail address.

10. A data mining system according to claim 8 wherein the unique key comprises a postal address.

11. A data mining system according to claim 8 wherein the unique key comprises a Social Security Number.

12. A data mining system according to claim 8 wherein the unique key comprises a TCP/IP address.

13. A data mining system according to claim 1 wherein:

the one or more subscriber servers are coupled to the Internet;

the one or more demographic databases are coupled to the Internet; and

the hub server is coupled to the Internet.

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15. A method of mining data comprising the steps of:

receiving from a subscriber server user-identifying indicia;

5 generating from the user-identifying indicia a key which corresponds to values indexed by demographic databases;

communicating the key to a demographic database;

receiving from the demographic database demographic information relating to the user-identifying indicia;

generating a score from the demographic information relating to the user-identifying indicia; and

communicating the score to the subscriber server.

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16. A method according to claim 15 comprising the step of the subscriber server determining whether or not to offer a user a product based on the score.

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17. A method according to claim 15 comprising the step of the subscriber server determining at what price to offer a product to a user based on the score.